

DETAIL DESCRIPTION OF THE PREFERRED EMBODIMENT:

Now referring to disposable financial tools (DFT) with more particularly to the drawings indicating the parts and structural features in the various diagrams that provide full description to any person skilled in the art to make and used the invention, and sets forth the best models contemplated by the inventor to carry out the invention.

Fig: 1. show a front view of a sleek check with the user check stub and activated number. DFT come in 3 flavors, sleek check (check), Sleek Card and IEIcard.

Fig: 2. Shows a back view of a sleek check that illustrates the diagram of the present invention. The routing (ABA) number, secondary number and or PYN, and the ATV number are hidden under most of the DFT magnetic strip. DFT is used in person, on the Web and with Telemarketers 24x7 anytime universally. DFT can be activated. To activate a DFT, the payer can use a CUPM, ATM, phone or the web and enter his PYN/USFIN, ATV number, Pin number and amount, or enter the ATV number, PIN number and the cash amount written on the sleek check or amount needed to be activated, then press enter. If it is successful, you will hear or see the amount e.g. \$50 is activated/approve on PYN/USFIN or Activated number (ATV # 413 614 3920). PYN: payment number is a personal payment number/PPN. It's a universal financial identification number (UFIN) that identify an individual anywhere in the world using a Credsub or DFT.

Sleek Check (midget check): Is a none-deposited disposable electronic check (NDDC) or advance check (Avycheck). It is a check and credit card look-alike. The Check is used for making purchase or payment in person or on the web as a web check with merchants. And can also be architecture to pay an individual. Sleek Check carries a unique or special number called a sleek number. The number does not followed in numerical order unlike conventional check numbers e.g. 1102, 1103, 1104 or numerical order. But can be optional if using conventional check numbers. At the bottom of figure 2, the ATV number and Sleek number are always different on every Sleek Check.

How does it work: Sleek check work 50% like a check and 50 % like a credit card and comes in paper, plastic card and on a potable electronic apparatus. The payee does not endorse it unlike a conventional check. To make a purchase, the payer will write the date, payee name, total amount of the purchase in figures or both figures and words, then sign his name on it, then tear it off to the cashier. (Works like a check). The cashier will swipe or scanned the magnetic strip into the CUPM (Convenient Universal Payment Machine) or credit card machine then press enter. (Works like a credit card). Then enter the amount written on the Sleek Check and press enter. That would automatically send the information scanned from under the magnetic tape and the amount entered to the merchant check processor (merchant bank check processor) for the check to be process instantly. Depending on the version if the cashier gets an approval, the payer signature would automatically retrieve from the Check issuer electronic database, where it had (been stored during the application process, and appear onto the check issuer (bank) check image to stored as future record (optional) depending on the Issuer.

Fig: 3. A printed receipt with the merchant name and license number, approval number, payer name, ATV#, date, Sleek/check number, PYN and the amount that is written on the Sleek check for the payer to

sign. After the transaction is completed, the merchant (cashier) will place a mark in the void/used box on the sleek check, then give the payer back his sleek check a copy of the receipt. The payer will write the sleek number from the receipt unto his sleek check and check book.

Fig: 4 is a front view of a Sleek card, where third party logo and other drawing will be place by the Issuer.

Fig: 5 is a back view of an illustrated primary holder Sleek card (Sleek P) appearance with a card number that has nothing to do with the transaction. But for end user use only (optional). Sleek card: Is a disposable financial card that is integrated or link direct to your cash or credit account. It is used for making purchase in person only and comes in two (2) flavors, Regular or Primary (sleek P) and Gift card (sleek G). Sleek card may carry's an expiration date, but the date is not part of the transaction. The date is used to reminds the cardholder that his card will be expiring at a given time. The Sleek-P and Sleek-G carry's the account holder's name, but can be optional. The account holder is required to write the recipient name and amount on the Sleek-G, not the issuer. As seen in figure: 4 and 5 for a front and back view of a regular (Sleek –P).

Fig: (106) 6 is an illustrated front view of a Sleek –G for placing Companies and or third party Ads and other drawings.

Fig: 7 is an illustrated diagram showing a back view of a Sleek –G (sleek card gift card), with a space for reception/acountholder to write his name or reception name as the payer and sign as the authorized signature on the card. Sleek card Gift cards are given as gifts to friends and family. The account holder will write the name of the gift card reception as the payer's name, the amount of cash or credit the card will have access to from the accountholder account, e.g. \$50 in the box next to do not excide or pay exactly. The accountholder has to activate the dollar amount (\$50) with the sleek card gift card number, using a phone ATM and or the internet Sleek card Gift cards is pre issued by the account issuer to the account holder; who then issue or reissue the card to a reception or third party. The account issuer (DFT) would pre issue each financial account with at least one gift card to the accountholder. The person receiving the Sleek-G will write his signature next to authorized signature. A Sleek-G card is used until the value is used up without any penalty added for none usage and comes with a pre value amount set by the account issuer and in blank form or without a dollar value amount added to the card. Whenever a Sleek-G is used, the cashier/merchant will see the balance and or amount that has been used or amount the card have access too and how many times it has been used.

How does Sleek card work: To make a payment or purchase, the cardholder will sign the card on the authorized signature line in front of the cashier and give it to the cashier. The cashier will swipe or scanned the card into the credit card machine or CUPM and press or touch enter, sending the banking information to be process. Then enter the total amount of the purchase and press enter.

Figure: 8. An illustrated diagram showing a Sleek card receipt after a transaction is process and approved. The cardholder would sign the printed copy and or both him and the merchant will keep a copy. The primary account holders name is optional (See figure: 108). The card is given back to the cardholder. If it is a sleek-G, the cashier can see the available balance automatically and how many times the card has been used. The receipt also has the payee/merchant license or registration number.

Fig: 9. is a diagram showing an IEIcard with its Queen and Drone number. as a bundled number with its first 3 digits/Q number representing the Bank (issuer), and a drone number, the said iei card is not limited to carry a single drone or bundled number. The card also carry payer name, space for licensee number and a used/void box to be check or mark after the card has been used. IEIcard: Is an Internet payment card (IPCard). It is used for making payment and purchases on the web and with Telemarketers, without the end user revealing his account number to the seller. It comes in two flavors, regular (IEI card) and ISP. ISP is used for Internet service payment. There are four ISP cards in every IEIcard pack. The cards are use for quarterly billing or 3 months billing. Every time one is used, the holder is automatically billed three times, for the same amount. An IEIcard use a Queen and or Drone number. Regular IEICards are in check style format card and are used for general purchases on the web and in person. The IEI/DFT card is also used for purchasing or refilling ticket, cards and or pass, by adding monetary value to a ticket, metro card, Governemant pass, card or other pass/ticket that already been used; by entering the ticket number(s) and expiration date VIA the Web. The IEICard is charge back by entering the bundled or Drone/check number with the amount and or approved number as an option.

Fig: 10. is an illustrated diagram showing how the IEIcard loses its Drone (exit) number every time a transaction is completed using an EDC software and without an EDC software. Such process is unseen/unviewed by the merchant and payee.

Fig: 11. is a diagram showing a web template/payment gateway with a \$50 purchase and a purchase order (reference) number waiting to be submitted/cancel by purchaser to IEIcard system/gateway or Lender for processing. How IEIcard works: To make a web purchase, the cardholder would choose the items and submit them with the total cost e.g. \$50, and the payer name and address to the seller web site. The total cost will pop-up again on a new page with or without a purchase order or reference (RF) number e.g. 2210, total amount, with the words cancel and submit.

Fig: 12. is an illustrated diagram showing an IEIcard web template/payment gateway for prospective buyers to fill out when making a web purchase. Prospective buyers purchaser can check or view the license or registration number of a seller or merchant, to see if he is licensed or register with Disposable Financial Tools (DFT) Network, before making any purchase and or other form identifying the merchant or seller on lei/other payment gateway, phone number and address of the licensee; and or check the authenticity of the license and or ID number of the merchant on the Internet. A merchant has the capability to choose the license and or other form to identify them on IEI payment gateway or network, using numbers or combination of letters and numbers to obtain said license/merchant ID and or have the license merchant ID (LMI/LMID) assign to them. When using a portable remote electronic financial apparatus or electronic web card and W/I button is press or touch; it displays the Web card number (bundled, drone or exit number) on the said apparatus view screen, for the end user to enter it on the IEI payment gateway or register. The cardholder will press submit to submit the total purchase e.g. \$50, to the IEICard web template or payment gateway after entering the Q and or D/E number.

Fig: 13. Shows a web template after submit or pay is click on a payment page (gateway) and an end user electronic data capturing (EDC) software has been stimulating, capturing and sending his /user Queen (Q) number unto the payment gateway automatically in a particular manner, in order for the end user to enter only his Drone (Exit) number manually and follow the rest of the prompt(s) thereafter. As seen in Fig: 12. user/he will enter the, Queen number, and or Jones number and choose the type of card and or account when using a single set of DFT with multiple accounts; then press submit to integrate the two numbers as a bundle number, which would then merge or link to IEI network and then onto or with the banking system. As seen figure: 12 and 13. The \$50 is not up-loaded by the merchant for payment unlike conventional credit card. The payer himself is makes the request to his account issuer to charge and or transfer the \$50 from his account to the Licensee or merchant account unlike cash transfer transaction. The account issuer will honor the request by the account holder by moving e.g. \$50 into the merchant bank account or the amount submitted by the payer.

Fig: 14. Illustrates an IeI/DFT payment and none payment (ticket) gateway with a bundled number, that can be used with or without an end user EDC software stimulus on a Web enable equipment, PC and or portable electronic financial apparatus. By choose the type of card/check and enter Drone/check, other number or bundled number that carry's at less 3 - 4 digits identify the issuing bank/Lender and or other account on IEI network and or banking network, which would automatically become a Queen number and the rest of the numbers would be Drone/check number (exit number) of the bundled number. Depending on the version, an end user would use an electronic dater capturing (EDC) software residing on a web enable equipment or PC, stimulated when IEI Card logo is click, press or touch as a choice of payment on a Web site. End user would have it easier by enter only his Drone number (exit number) to complete a transaction as seen in figure: (113) 13. Using a private network (IEI network), such network issue a set of numbers (Q/queen numbers) in the range of or about 3 to 4 digits other than the routing number or ABA number that a bank already has. The numbers are to identify the Banks/lenders on the IEI networks only, because IEI card does not carry a routing number unlike conventional check or credit card. Example #213 as shown in figure: 14 as part of the (bundle number), with the exit number 517 7855; when submit and or pay has been click, the first 3 or 4 digits (Q number) representing the issuing bank or lender in the bundled number, stimulate the issuing bank or lender routing number on IEI network causing it to integrate with the account number and user name in the data base, and user name that has been entered with e.g # 517 7855 (exit number). If approved the user name, financial account number used to establish or open the DFT account and transaction amount would merge into the banking system/network. The 3 or 4 digit Q number from the bundled number does not go into the banking system, but can be optional depending on the bank or lender issuing the financial account. A bank may or may not allow a Drone number to enter the banking system. After the transaction is completed the payer will write the payee name and licensee number on his card.

Fig: 15. shows an illustrated diagram of what take place with Disposable Financial Tool doubled processing system. Number 1 show users/customers making a purchase at an ecommerce site, number 2 is an E. commerce site that link to an IeI/DFT payment gateway, 3 is the IeI/DFT payment gateway where the

user/customer enters his drone or bundled number, 4 is DFT/IEI (private) data processing unit or data base that process every drone and bundled numbers entered on the DFT/IEI network for authenticity, if the entered drone or bundled number is ok or approved by the DFT/IEI network. The DFT/IEI network would automatically send the customer establish financial account number or financial account number that establish the DFT account to the merchant bank with the amount of the transaction for processing and billing into the banking system or integrate the financial number with the drone/exit number and transaction amount and send it along to number 5 which is the merchant bank, who then send it onto the card Interchange or check processor who would send it along to number 6, which is the card/check issuer or bank. If the establish financial account is correct and there is enough cash or credit in the user account the user would get an approval. If some of the information is incorrect, user gets a denial. Both denial and approval notice would travel back through the processing network chain starting from the card/check issuer up to the merchant bank to the end user entry point. Charge back: IEICard is charge back by entering the bundled or Drone/check number with the amount and or approved number of the transaction as an option.

Fig. 16. is a simple portable remote electronic financial apparatus carrying embedded unique financial numbers for credit card, Web card, check book/check numbers and or other account numbers; when use as a digital portable electronic apparatus (electric Web card) and the device is turned on, depending on the type/version: end user would choose the payment method by pressing/touching card/check, W/I or any add on button e.g. (Metro card, passport, ticket, driving license ect.). To display the secondary number or number for the specific account on the apparatus display/viewable screen. End user will enter the displayed secondary number (Drone/exit, check and or bundled number) manually from the apparatus displayed screen unto the Iei payment gateway on the Web with an amount or without an amount or would press or touch the pay/send button, to send or submit the encrypted check/check number and or card/Drone and or bundled number to the payment gateway during in checkout, when making purchase in person; when using in none financial related activity would touch or press send/pay to send the Drone (check/card) number and or related account number to the iei payment gateway and or other none financial related gateway as shown in figure: 14.

Fig. 17. Shows an Iei multifunction remote apparatus outside mechanism make up, that can be imbedded/implanted in various design and shape of every day consumer goods (e.g. cell phone, key shape, and other gadgets ect.) with a censer, transmitter/receiver, the time and date and other spaces for added extra feathers. Apparatus work in a remote function sending the secondary numbers unto the specific gateway. Such device has at less a two way communication (transmitter and receiver). The device is pointed/displayed towards a payment gateway at check out, capturing the RFID/infrared signal from the payment gateway or the payment gateway reads the drone/bundled number under black light and or under none black light from the said apparatus, the device may indicates by displaying a light or the word logon, ready/set. End user will press or touch the pay/send button, to send or submit the encrypted check/check number and or card/Drone and or bundled number to the payment gateway. End user has the capability of entering the total amount purchase on the said device apparatus/electronic check (E.check) and or

touching/pressing save (S/R) to record the transaction, and or send/pay (S/P) button to send the check number, amount and signature and or Drone/exit number onto the payment gateway. After the device sends the Drone/exit, check number to the payment gateway, the purchase amount would automatically send back remotely onto the said apparatus with the seller/merchant name and or license number. If a check is used in the transaction, the check number and amount with the word used, pass/ok end, and or paid would display on the apparatus viewable screen waiting for the user to press/touch save/R button to record/save the used check/check number, signature and amount on the electronic checkbook. End user signature is embedded and or reside on electronic checkbook/apparatus by scanning from paper and or captured from signature pad. The check number can automatically be recorded on the apparatus checkbook with the amount after the apparatus receiving the gateway signal. The check number can also be printed on a roll of check formatted paper or preformatted check paper. The device embedded accounts has the capability of update/download, VIA Internet and or at check in/out payment gateway and at pass through gateways. The device also has the capability of switching to and from/between various and or different accounts to pay or for paying with multiple accounts for a sole/select transaction. The said portable electronic financial apparatus has talk/voice capability VIA Internet and or is compatible only with a said portable electronic device carrying Internet voice/talk VIA Internet. End user will press/touch the various buttons illustrated in figures: 16 & 17 to perform and or complete the various tasks and or functions as cited above. When distribute on/in card format, some style would have embedded space for battery to reside in/on the said card/apparatus. Credit card has the capability of carrying the Caribbean countries flag(s) and or Caricom countries flag. Transaction posted on the checkbook/said apparatus can be viewed later on by an end user. When DFT account is change/canceled, the unique Drone/exit number is not required to change/canceled. The hold button is press/touch to prevent the device from locking when using multiple account to pay for a single transaction. The electronic checkbook/financial apparatus has the capability to carry school subjects names or e.g.; math, English, Science and additional or other subjects related to school studies; the subjects name become awake and display a page of the said subject chosen when access, then display its hibernated personal organizer/date-book to be viewed and used by end user when the menu button is press/touch and P/D button is touch/press.

Fig: 18 Figure: Shows a diagram with an Iei secondary number (Drone/exit number, card/check number), routing number, apparatus number and account number on an Iei and or other payment gateway when issued by a single issuer and the send/pay button is touch/press on the apparatus or when the drone or check number is inputted unto a gateway manually. The Drone/check number and amount; integrate on Iei network (payment gateway), then merge with the end user apparatus number and or issuer routing number in the background, which is unseen/unnoticed to the merchant and end user/payer or hidden in the background. Then goes onto the merchant bank for processing. The numbers stimulate/popup from the database when a secondary number is entered correctly and is not yet used and or process and approved.

Fig: 19 Shows a diagram illustrating an Iei payment gateway using bundled numbers, when issued by multiple issuers. Bundled number with amount and or issuer routing number, apparatus number or bundled

number and amount integrate on the remote electronic financial apparatus, electric checkbook apparatus (check)/card and or Iel Network, with the account number optional. Apparatus number and issuer routing number hidden in the background, then merge and or send/pass onto the merchant bank for final processing, when the send/pay button is touch/press.

The present invention has been described with each embodiment. It will be apparent to those skilled in the art would fine various modifications to the embodiment, it is understood that the illustration and example has clearly describe the scope and sprit of the invention without limitation.